Privacy Policy

A complete standalone privacy policy for PFC Wealth Solutions™ websites, forms, communications and PFC-controlled services.

Privacy controller: Adrian C. Spitters is accountable for personal information handled by Performance Financial Consultants Limited and PFC Wealth Solutions™. Performance Financial Consultants Limited receives all commissions, referral fees, revenue-sharing amounts and EMD fees connected with PFC and Adrian C. Spitters business. Adrian C. Spitters does not receive those amounts personally.

1. Scope, accountability and separate organizations

Performance Financial Consultants Limited, operating as PFC Wealth Solutions™ is accountable for information it controls in connection with planning, permitted insurance, authorized referrals, compensation administration, websites, communications, events and PFC-controlled educational content. This policy does not automatically apply to Merrick Wealth, the Merrick Spitters Reset Report™, Axcess Capital Advisors Inc., MAX Financial Ltd., an insurer, New World Precious Metals or another independent organization. Each organization controls its own functions, notices, records and complaint process.

2. Information collected

Depending on the purpose and consent, PFC may collect contact and identity information; residency, family, employment, business, financial and planning information; insurance and underwriting information; meeting notes, instructions, consents, unsubscribe records, referral records, complaint records and compensation-administration records; and website, device, browser, cookie, analytics, security and communication-preference information. Highly sensitive information is collected only through an approved secure process.

3. Sources and purposes

PFC may collect information directly from forms, meetings, email, telephone, subscriptions and correspondence; automatically through site and security technologies; from an authorized person or professional; or from a provider where consent or law permits. PFC uses it to respond to an inquiry, schedule a meeting, assess or administer a requested service, provide permitted insurance services, make an authorized referral, manage conflicts and disclosures, maintain records, protect systems, send permitted communications and meet legal, insurance, dealer, tax and regulatory obligations.

4. Consent and withdrawal

PFC seeks meaningful consent in the form and at the time required by law. Consent may be express or implied where law permits; express consent is used where required for sensitive information, referrals and commercial electronic messages. Consent may be withdrawn on reasonable notice, subject to legal, contractual and recordkeeping limits. Withdrawal can prevent PFC from completing a requested service or communication.

5. Disclosure of information

PFC discloses information only with consent or as permitted or required by law. This may include MAX Financial Ltd. and insurers for insurance processing; Axcess Capital Advisors Inc. for registration-dependent activity performed through Axcess; New World Precious Metals for an authorized direct referral; service providers supporting technology, records, communications, scheduling, security and backup; and regulators, professional advisers or others where law requires. PFC shares only what is reasonably necessary for the identified purpose.

6. Separate-controller routing

PFC controls its own planning, administration, communications and permitted insurance records. Axcess Capital Advisors Inc. controls its securities, account, suitability and regulatory information. MAX Financial Ltd. and each insurer control their distribution, underwriting, policy, claim and regulatory records. PFC controls its own introduction record for a New World referral, while New World Precious Metals controls information it receives for its own service. Merrick Wealth and the Reset Report control only their separately identified collection points.

7. Cross-border processing and cookies

PFC may use service providers located in Canada, the United States or another jurisdiction for hosting, forms, email, scheduling, CRM, analytics, document delivery, security and backup. Information processed outside a province or outside Canada may be accessible under the laws of that jurisdiction. Sites may use essential, preference, analytics, embedded-content and security technologies. Where required, PFC provides a consent mechanism for non-essential technologies; browser settings may also affect cookies and functionality.

8. Safeguards, incidents, retention and disposal

PFC uses physical, organizational and technical safeguards appropriate to information sensitivity, format and volume, including access controls, confidentiality obligations, secure systems, service-provider oversight, backups and incident-response practices. PFC investigates suspected incidents and provides notification or reports where required by applicable law. Information is retained only as long as reasonably necessary for the identified purpose and applicable legal, insurance, dealer, tax or recordkeeping requirements, then securely deleted, destroyed or anonymized.

9. Access, correction and privacy complaints

A person may request access to or correction of information under PFC control, subject to applicable law. PFC may verify identity and may limit access where law permits or requires. Direct privacy questions, access requests or complaints to Adrian C. Spitters at aspitters@pfcwealthsolutions.com or 604-855-6846. If the concern concerns another organization, contact that organization first. A person may also contact the appropriate privacy commissioner; the federal Office of the Privacy Commissioner's complaint information is available at priv.gc.ca.

10. Commercial electronic messages and changes

PFC sends commercial electronic messages only with the consent, identification and unsubscribe process required by applicable law. An unsubscribe request is acted on within the time required by law. PFC may update this policy when services, technologies, collection points, privacy practices, provider relationships or legal requirements change. The current version and effective date are posted with the policy.

This is a complete website disclosure for the stated subject. It does not replace applicable client-specific, insurer, dealer, referral, account, custody, policy, engagement or regulatory documents. Those documents and applicable law control if they differ.